

Anthem Reaffirms Commitment to Consumers, Care Providers and Communities during COVID-19 Pandemic

Actions include premium credits, extension of cost share waivers for COVID-19 treatment and telehealth services, and additional community support

INDIANAPOLIS — June 4, 2020 — Throughout the response and the ongoing recovery to COVID-19, Anthem is proud to lead with our commitment to improving lives and communities, serving as a trusted partner and resource to consumers and care providers in the communities where we live and work. To that end, Anthem is providing \$2.5 billion of financial assistance to ease the burden COVID-19 is placing on our affiliated health plans' consumers and employer customers, care providers and nonprofit partners across the country. Anthem is addressing this crisis and delivering solutions to support individuals and communities with affordable, accessible care and lasting relief and recovery.

"At Anthem, we understand the important role we play in supporting recovery and care as we navigate the ongoing impacts of COVID-19," said Gail K. Boudreaux, President and CEO of Anthem. "Consumers, care providers and our local communities are all feeling the impact of the pandemic and the current social unrest. We are deeply committed to serve those who count on us as their healthcare partner, now more than ever. As our nation moves forward, we will continue to support the health and well-being of all those we serve, and help to create a better healthcare system."

Anthem's coordinated response efforts are focused on increasing access and coverage, adapting tools and policies to assist consumers and care providers, and leveraging data and advanced analytics to provide innovative solutions. Moreover, we are committed to addressing health challenges and inequities facing communities across the country. Details regarding the company's actions to support customers, care providers and local communities during the pandemic include:

Supporting Those We Serve

- Premium Credits. Delays to routine care and elective procedures, combined with shelter-in-place orders across the country, resulted in lower volumes of healthcare claims for our affiliated health plans. As a result, Anthem affiliated health plans are supporting customers by providing a one-month premium credit to members enrolled in select Individual plans and fully insured employer customers ranging from 10-15 percent. In addition, individuals in stand-alone and group dental plans will also receive a 50 percent credit. Consumers will receive the premium credit in July. Anthem's health plan affiliates are also working with some employer groups on special payment arrangements as a bridge to continue to provide insurance for their employees during this difficult time.
- Extending cost share waivers for COVID-19 treatment. Anthem's health plan affiliates will continue
 to waive cost sharing for in-network COVID-19 related treatment for members enrolled in fully
 insured employer plans, Individual plans and Medicare Advantage plans through December 31,
 2020. Self-insured employers who previously chose to adopt cost sharing waivers for treatment can
 choose to extend the waivers.

- Extending access to coverage and waiving cost shares for virtual care. Until September 30, 2020, Anthem's health plan affiliates will continue to allow expanded telehealth coverage, including some physical, occupational and speech therapy, and will continue to waive cost shares for in-network telehealth visits, including telephonic visits, for medical and mental health or substance abuse disorders, for fully insured employer plans, Individual plans, Medicare Advantage plans, group retiree plans and Medicaid plans, where permissible. This will also include waiving cost shares when utilizing TeleDentists®, an in-network provider with Anthem offering online and mobile-app enabled teledentistry solutions for dental care.
- Addressing food insecurity and other needs for the most vulnerable. Anthem and its affiliated health plans are working with state partners to accelerate funds to care providers who treat the most vulnerable, particularly those with chronic conditions, behavioral health, and other special healthcare needs. Anthem's health plan affiliates are also reaching out to Medicaid beneficiaries to facilitate connections with state and social services, helping newly eligible and at risk members enroll in the Supplemental Nutrition Assistance Program (SNAP) and Special Supplemental Nutrition Program for Women, Infants, and Children (WIC). Our health plan affiliates are directly contacting hundreds of thousands of Medicare Advantage and Medicaid consumers to make sure they have necessary medications on hand, their nutritional needs are being met and critical health needs are addressed during this time of social distancing and isolation.
- Addressing health disparities. As we look to the future, Anthem will continue to make a difference in improving health across the nation, including addressing health disparities facing minority and underserved communities disproportionally impacted by this pandemic and other health inequities. Anthem is focused on empowering individuals to understand and take action on the health risks that affect them, including racial and ethnic risk factors, social drivers of health and pre-existing conditions. Through our efforts to collaborate with care providers, health advocates and community leaders we are working to address gaps in care and provide data and resources to effect positive health outcomes for members and communities at large.

Supporting Our Care Provider Partners

As the care provider community continues their work on the frontlines treating and caring for consumers, Anthem has continued to support care provider partners of its affiliate health plans and allow them to focus on caring for patients. Among the programs Anthem has implemented are:

- Funding Support. Anthem is providing funding to support care providers' telehealth capabilities,
 quality-based programs and PPE, and extending additional funding to provide critical support to
 targeted independent primary care physician organizations and multispecialty groups who are facing
 financial pressure during this crisis. Additionally, Anthem is actively working with care providers to
 accelerate claims processing for outstanding accounts receivables, resolving claims where possible
 and appropriate, as well as accelerating payments to support state specific Medicaid programs.
- Dental PPE Credit. Understanding the costs associated with increased PPE utilization, Anthem will
 provide in-network dental providers a PPE Credit of \$10 per patient, per visit, from June 15th
 through the end of August.
- Suspending Prior Authorizations. Anthem is simplifying access to care by temporarily suspending
 prior authorization requirements for respiratory services and medical equipment critical to COVID19 treatment including Durable Medical Equipment such as oxygen supplies, respiratory devices,
 continuous positive airway pressure, or CPAP devices, non-invasive ventilators, and multi-function
 ventilators.

• Extending Existing Prior Authorizations. Anthem's health plan affiliates are temporarily extending prior authorizations on elective inpatient and outpatient procedures, issued before May 30, 2020. This will allow more flexibility in scheduling these procedures.

Supporting Our Communities

With many individuals and families impacted by the COVID-19 crisis in a variety of ways, Anthem is committed to lifting-up our local communities through partnership and relief. Together with our philanthropic arm, the Anthem Foundation, we continue to collaborate with the country's leading nonprofit organizations to help bring relief to our communities and residents. The Anthem Foundation's \$50 million commitment for COVID-19 response and recovery efforts is helping in areas of greatest need including emergency response, food insecurity, mental health and care provider safety resources. Examples of these efforts include:

- \$2 million to local **Boys and Girls Clubs** supports virtual programming and helps distribute meals to children and families in need.
- \$1.8 million supports Feeding America and its network of food banks to serve neighbors in need across the country.
- \$1 million Annual Disaster Giving Program membership enables the American Red Cross to continue safely deliver its vital disaster services nationwide as communities face increasing impacts of the coronavirus in the U.S
- \$1 million contributed to the newly created Rapid Response Loan Fund established by the **Indianapolis Chamber of Commerce** to provide critical funding for the nearly 43 thousand small businesses in Central Indiana.
- More than \$1.4 million dollars of personal protective equipment, including masks and gloves, distributed to care providers, hospitals and food banks across the U.S.
- \$430,000 supports local **United Way** COVID-19 Community Response and Recovery Funds.
- \$250,000 helps **Americares** and **Direct Relief** get medical resources get where they need to be. For example, the organizations have collectively committed and are working to distribute over 7.8M N95 masks to essential healthcare workers in the US since the COVID-19 outbreak began.
- In addition to the Foundation matching associates' donations to nonprofits and promoting virtual
 volunteer opportunities, Anthem launched the Anthem Medical Associate Volunteer Program,
 allowing associates with professional medical training to take paid leave and volunteer to serve on
 the frontline in communities in need.

About Anthem, Inc.

Anthem is a leading health benefits company dedicated to improving lives and communities, and making healthcare simpler. Through its affiliated companies, Anthem serves more than 108 million people, including more than 42 million within its family of health plans. We aim to be the most innovative, valuable and inclusive partner. For more information, please visit www.antheminc.com or follow @Antheminc on Twitter.

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